

Exhibit F

U.S. Clearing
A Division of Fleet Securities Inc.
26 Broadway
New York, NY 10004-1798

September 5, 2001

ULTIMATE HOLDINGS LTD
ATTN: COLLETTE JOHNSTON
18 PARLIAMENT ST
HAMILTON HM 12
BERMUDA

Dear Client:

We must at this time request of you additional margin to adequately maintain your account with our firm. It is necessary that you deposit with us on or before 09/11/01 funds in the amount of \$1337295.00 or acceptable securities having adequate loan value, which represents the amount due with respect to our house requirements. Due to market fluctuations this amount may be insufficient. Please feel free to contact your account representative for clarification.

In the event of your failure to do so and depending on market conditions, we may be required to sell on that date, or as soon thereafter as is practicable, sufficient securities to conform with our maintenance requirements.

Please be advised: depending upon market conditions, and the status of your account, your securities may be liquidated immediately (as stipulated in our margin agreement.)

If you have already remitted the necessary additional margin, please disregard this notice and accept our thanks for your promptness. If you haven't already met the call, please forward payment to your local account representative. Use of an overnight mail service or wire transfer is recommended. Should you have any questions regarding this matter, contact your broker.

To defray the cost of sending you this urgent communication, a service fee has been charged to your account.

Account No.: 944-37845-26

Account carried by
U.S. Clearing
A Division of Fleet Securities Inc.

U.S.Clearing
A Division Of Fleet Securities
Member New York Stock Exchange
26 Broadway
New York, NY 10004-1798

ULTIMATE HOLDINGS LTD
ATTN: COLLETTE JOHNSTON
18 PARLIAMENT ST
HAMILTON HM 1Z
BERMUDA

Dear Client,

October 02, 2001

After giving effect to the transaction made in your Margin Account (details provided below), and in accordance with Federal Margin Regulations, it is necessary for you to deposit with our firm as soon as possible the amount indicated below (or acceptable securities having a loan value of at least that much).

Please send your check to your local representative.

Account Number: 944-37845-26-007

Trade Date: 09/07/01
Due Date: 09/12/01
Amount: 190,704.00

If you have a sufficient money fund balance in your account to cover this call, or have already taken other steps to furnish the required margin, please disregard this notice and accept our thanks for your promptness.

Batch # 1
User: MC2070

U.S. Clearing
A Division of Fleet Securities Inc.
26 Broadway
New York, NY 10004-1798

September 19, 2001

ULTIMATE HOLDINGS LTD
ATTN: COLLETTE JOHNSTON
18 PARLIAMENT ST
HAMILTON HM 12
BERMUDA

Dear Client:

We must at this time request of you additional margin to adequately maintain your account with our firm. It is necessary that you deposit with us on or before 09/25/01 funds in the amount of \$2867865.00 or acceptable securities having adequate loan value, which represents the amount due with respect to our house requirements. Due to market fluctuations this amount may be insufficient. Please feel free to contact your account representative for clarification.

In the event of your failure to do so and depending on market conditions, we may be required to sell on that date, or as soon thereafter as is practicable, sufficient securities to conform with our maintenance requirements.

Please be advised: depending upon market conditions, and the status of your account, your securities may be liquidated immediately (as stipulated in our margin agreement.)

If you have already remitted the necessary additional margin, please disregard this notice and accept our thanks for your promptness. If you haven't already met the call, please forward payment to your local account representative. Use of an overnight mail service or wire transfer is recommended. Should you have any questions regarding this matter, contact your broker.

To defray the cost of sending you this urgent communication, a service fee has been charged to your account.

Account No.: 944-37845-26

Account carried by
U.S. Clearing
A Division of Fleet Securities Inc.

U.S. Clearing
A Division of Fleet Securities Inc.
26 Broadway
New York, NY 10004-1798

September 21, 2001

ULTIMATE HOLDINGS LTD
ATTN: COLLETTE JOHNSTON
18 PARLIAMENT ST
HAMILTON HM 12
BERMUDA

Dear Client:

We must at this time request of you additional margin to adequately maintain your account with our firm. It is necessary that you deposit with us on or before 09/27/01 funds in the amount of \$1275090.00 or acceptable securities having adequate loan value, which represents the amount due with respect to our house requirements. Due to market fluctuations this amount may be insufficient. Please feel free to contact your account representative for clarification.

In the event of your failure to do so and depending on market conditions, we may be required to sell on that date, or as soon thereafter as is practicable, sufficient securities to conform with our maintenance requirements.

Please be advised: depending upon market conditions, and the status of your account, your securities may be liquidated immediately (as stipulated in our margin agreement.)

If you have already remitted the necessary additional margin, please disregard this notice and accept our thanks for your promptness. If you haven't already met the call, please forward payment to your local account representative. Use of an overnight mail service or wire transfer is recommended. Should you have any questions regarding this matter, contact your broker.

To defray the cost of sending you this urgent communication, a service fee has been charged to your account.

Account No.: 944-37845-26

Account carried by
U.S. Clearing
A Division of Fleet Securities Inc.